

BLUE RIDGE BANCSHARES, INC.

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 1891317	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$465	\$470	1.0%		
Loans	\$306	\$288	-5.8%		
Construction & development	\$32	\$28	-10.9%		
Closed-end 1-4 family residential	\$35	\$35	-1.1%		
Home equity	\$21	\$20	-0.9%		
Credit card	\$0	\$0			
Other consumer	\$50	\$6	-87.1%		
Commercial & Industrial	\$39	\$34	-13.3%		
Commercial real estate	\$111	\$105	-5.6%		
Unused commitments	\$57	\$51	-9.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$4	\$13	215.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$43	\$58	36.6%		
Cash & balances due	\$71	\$75	5.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$425	\$430	1.2%		
Deposits	\$420	\$425	1.1%		
Total other borrowings	\$3	\$4	41.4%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$41	\$40	-1.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.1%	8.1%	--		
Tier 1 risk based capital ratio	11.4%	11.9%	--		
Total risk based capital ratio	12.6%	13.1%	--		
Return on equity ¹	3.3%	-3.8%	--		
Return on assets ¹	0.3%	-0.3%	--		
Net interest margin ¹	3.5%	3.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	64.0%	75.0%	--		
Loss provision to net charge-offs (qtr)	165.7%	437.9%	--		
Net charge-offs to average loans and leases ¹	0.4%	0.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	13.8%	13.6%	0.0%	0.0%	--
Closed-end 1-4 family residential	2.0%	1.5%	0.4%	0.2%	--
Home equity	1.8%	1.7%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.3%	0.0%	--
Commercial & Industrial	7.5%	2.9%	0.0%	0.0%	--
Commercial real estate	3.5%	5.5%	0.0%	0.0%	--
Total loans	4.0%	4.2%	0.1%	0.2%	--